

SENATE BILL 1892

By Swann

AN ACT to amend Tennessee Code Annotated, Title 56
and Section 63-1-155, relative to electronic
delivery of health care.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Section 56-7-1002, is amended by adding the following as a new subsection (h) and redesignating the existing subsection (h) accordingly:

(h) Telehealth is subject to utilization review in the same manner as an in-person encounter under chapter 6, part 7 of this title.

SECTION 2. Tennessee Code Annotated, Section 56-7-1002(a), is amended by adding the following as a new subdivision:

() "Originating site" means the location where a patient is located pursuant to subdivision (a)(6)(A) and that originates a telehealth service to another qualified site;

SECTION 3. Tennessee Code Annotated, Section 56-7-1002, is amended by adding the following as a new subsection:

A health insurance entity shall reimburse a facility hosting a patient as part of a telehealth encounter an originating site fee in accordance with applicable rules and amounts established by the Centers for Medicare and Medicaid services.

SECTION 4. Tennessee Code Annotated, Section 56-7-1003, is amended by adding the following as a new section:

(a) As used in this section:

(1) "Health insurance entity" has the same meaning as defined in § 56-7-109 and includes managed care organizations participating in the medical assistance program under title 71, chapter 5;

(2) "Healthcare services" has the same meaning as defined in § 56-61-102;

(3) "Healthcare services provider" means an individual acting within the scope of a valid license issued pursuant to title 63 or any state-contracted crisis service provider employed by a facility licensed under title 33;

(4) "Provider-based telemedicine":

(A) Means the use of real-time, interactive audio, video telecommunications, or electronic technology, or store-and-forward telemedicine services, used over the course of an interactive visit by a healthcare services provider to deliver healthcare services to a patient within the scope of practice of the healthcare services provider when:

(i) The provider is at a qualified site other than the site where the patient is located and has access to the relevant medical record for that patient;

(ii) The patient is located:

(a) At a qualified site;

(b) At a school clinic staffed by a healthcare services provider and equipped to engage in the telecommunications described in this section;

(c) At a public elementary or secondary school staffed by a healthcare services provider and equipped to engage in the telecommunications described in this section; or

(d) At a private location the patient deems appropriate to receive their healthcare service that is equipped to engage in the telecommunication described in this section; and

(iii) The provider makes use of real-time, interactive audio, video telecommunications or electronic technology, or store-and-forward telemedicine services to deliver healthcare services to a patient within the scope of practice of the healthcare services provider as long as the provider, the provider's practice group, or the healthcare system has established a provider-patient relationship by submitting to a health insurance entity evidence of an in-person encounter between the healthcare service provider, the provider's practice group, or the healthcare system and the patient within twenty four (24) months prior to the interactive visit;

(B) Does not include:

(i) An audio-only conversation;

(ii) An electronic mail message or phone text message; or

(iii) A facsimile transmission;

(5) "Qualified site" means the primary or satellite office of a healthcare services provider, a hospital licensed under title 68, a facility recognized as a rural health clinic under federal Medicare regulations, a federally qualified health center, a facility licensed under title 33, or any other location deemed acceptable by the health insurance entity; and

(6) "Store and forward telemedicine services":

(A) Means the use of asynchronous computer-based communications between a patient and healthcare services provider at a distant site for the purpose of diagnostic and therapeutic assistance in the care of patients; and

(B) Includes the transferring of medical data from one (1) site to another through the use of a camera or similar device that records or stores an image that is sent or forwarded via telecommunication to another site for consultation.

(b) Healthcare services provided through a provider-based telemedicine encounter must comply with state licensure requirements promulgated by the appropriate licensure boards. Provider-based telemedicine providers are held to the same standard of care as healthcare services providers providing the same healthcare service through in-person encounters.

(c) A provider-based telemedicine provider who seeks to contract with or who has contracted with a health insurance entity to participate in the health insurance entity's network is subject to the same requirements and contractual terms as any other healthcare services provider in the health insurance entity's network.

(d) A health insurance entity:

(1) Shall provide coverage under a health insurance policy or contract for covered healthcare services delivered through provider-based telemedicine;

(2) Shall reimburse a healthcare services provider for the diagnosis, consultation, and treatment of an insured patient for a healthcare service covered under a health insurance policy or contract that is provided through provider-based telemedicine without any distinction or consideration of the geographic location or any federal, state, or local designation, or classification of the geographic area where the patient is located;

(3) Shall not exclude from coverage a healthcare service solely because it is provided through provider-based telemedicine and is not provided through an in-person encounter between a healthcare services provider and a patient; and

(4) Shall reimburse healthcare services providers who are out-of-network for provider-based telemedicine care services under the same reimbursement policies applicable to other out-of-network healthcare services providers.

(e) A health insurance entity shall provide coverage for healthcare services provided during a provider-based telemedicine encounter in a manner that is consistent with what the health insurance policy or contract provides for in-person encounters for the same service, and shall reimburse for healthcare services provided during a provider-based telemedicine encounter without distinction or consideration of the geographic location, or any federal, state, or local designation or classification of the geographic area where the patient is located.

(f) Nothing in this section requires a health insurance entity to pay total reimbursement for provider-based telemedicine in an amount that exceeds the amount that would be paid for the same service provided by a healthcare services provider in an in-person encounter.

(g) Any provisions not required by this section are governed by the terms and conditions of the health insurance policy or contract.

(h) Provider-based telemedicine is subject to utilization review in the same manner as an in-person encounter under chapter 6, part 7 of this title.

(i) Nothing in this section applies to accident-only, specified disease, hospital indemnity, plans described in § 1251 of the Patient Protection and Affordable Care Act, Public Law 111-148, as amended and § 2301 of the Health Care and Education Reconciliation Act of 2010, Public Law 111-152, as amended (both in 42 U.S.C. § 18011), plans described in the Employee Retirement Income Security Act of 1974 (ERISA) (29 U.S.C. § 1001 et seq.), Medicare supplement, disability income, long-term care, or other limited benefit hospital insurance policies.

SECTION 5. Tennessee Code Annotated, Title 56, Chapter 7, Part 10, is amended by adding the following as a new section:

(a) As used in this section, "remote patient monitoring services" means using digital technologies to collect medical and other forms of health data from a patient and then electronically transmitting that information securely to healthcare providers in a different location for interpretation and recommendation.

(b) A health insurance entity shall consider any remote patient monitoring service a covered medical service if the same service is covered by Medicare. The appropriate parties shall negotiate the rate for these services in the manner in which is deemed appropriate by the parties.

(c) Remote patient monitoring services are subject to utilization review in the same manner as an in-person encounter under chapter 6, part 7 of this title.

SECTION 6. Tennessee Code Annotated, Section 63-1-155(a), is amended by deleting subdivision (2) and substituting the following:

(2) "Telehealth" has the same meaning as defined in § 56-7-1002; and

(3) "Telemedicine" has the same meaning as "provider-based telemedicine" as the term is defined in § 56-7-1003.

SECTION 7. This act shall take effect July 1, 2021, the public welfare requiring it, and shall apply to insurance policies or contracts issued, entered into, renewed, or amended on or after that date.